

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE: :
John Michael Smilo,
Traci Lynn Smilo, : Case No: 17-53776
 : Chapter 13
Debtors. : Judge Preston

NOTICE OF SUBMISSION OF APPRAISAL

Now come Debtors, John and Traci Smilo, by and through counsel, and in accordance with LBR 3015-3(e)(3), and hereby submit the attached appraisal of the Debtors' real estate located at 636 Ridgewood Drive, Coshocton, Ohio, in the amount of One Hundred Thirty One Thousand Seven Hundred Five and 00/100ths Dollars (\$131,705.00).

Respectfully submitted,

/s/ Crystal I. Zellar

Crystal I. Zellar (#0038785)

Shelley E. Hibburt (#0091736)

Zellar & Zellar, Attorneys at Law, Inc.

720 Market Street

Zanesville, Ohio 43701

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mail@ZellarLaw.com

Counsel for Debtors

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing **Notice of Submission of Appraisal** was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **ordinary U.S. Mail** on **June 19, 2017** addressed to:

John & Traci Smilo
636 Ridgewood Dr
Coshocton OH 43812

Coshocton County Memorial Hospital
Attn: Chief Financial Officer
1460 Orange St
Coshocton OH 43812

Home Loan Savings Bank
Attn: Chief Financial Officer
413 Main St
Coshocton OH 43812

Internal Revenue Service
PO Box 7346
Philadelphia PA 19101-7346

Ohio Department of Taxation
Attn: Bankruptcy Division
PO Box 530
Columbus OH 43216

Specialized Loan Servicing LLC
Attn: Chief Financial Officer
8742 Lucent Blvd #300
Highlands Ranch CO 80129

USA
c/o US Attorney
Financial Litigation
303 Marconi Blvd #200
Columbus OH 43215

Ohio Department of Taxation
c/o Attorney General of Ohio
Collections Enforcement Section
150 E Gay St 21st Fl
Columbus OH 43215

US Attorney
303 Marconi Blvd #200
Columbus OH 43215

US Attorney General
Main Justice Bldg Room 5111
10th & Constitution Ave NW
Washington DC 20530

/s/ Crystal I. Zellar

Crystal I. Zellar (#0038785)

Shelley E. Hibburt (#0091736)

Zellar & Zellar, Attorneys at Law, Inc.

Counsel for Debtors

Aug. 3, 2016

John and Traci Smilo

636 Ridgewood Dr.,

Coshocton, Oh. 43812

John and Traci Smilo,

Regarding the property at 636 Ridgewood Dr.,

Coshocton, Oh. 43812

Based upon the location, information and condition

I estimate the value of the property to be \$ 131,705.00.

If you have any questions feel free to contact me.

Sincerely,

Cricket Such, crs

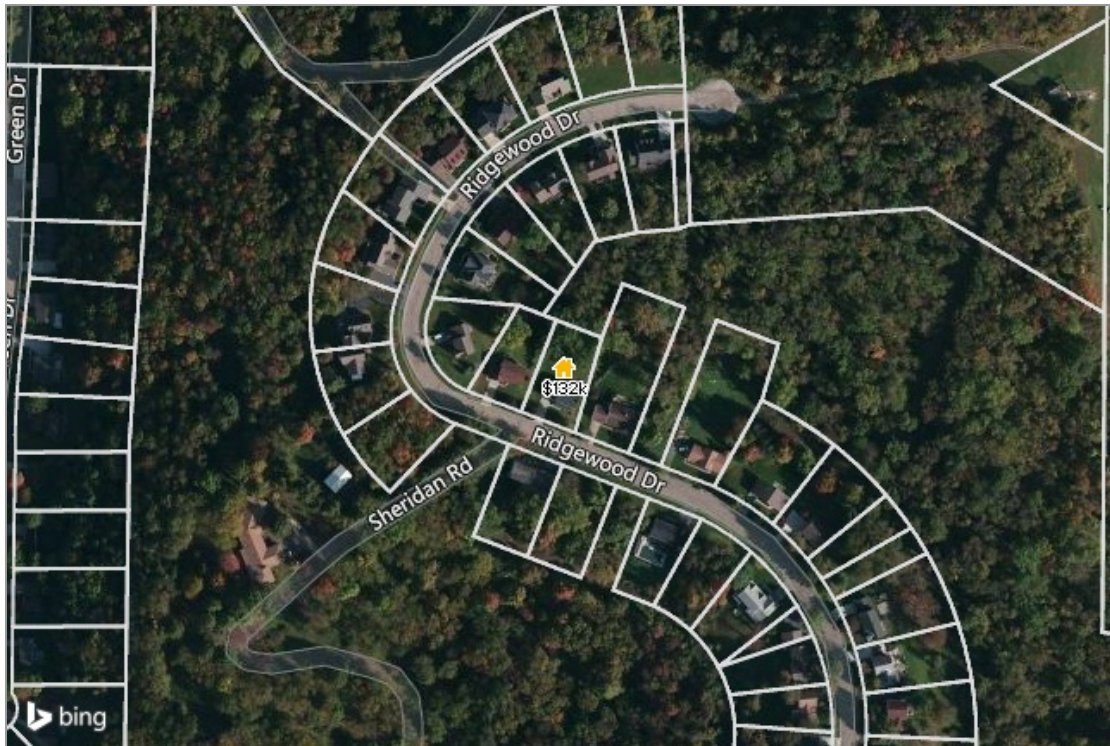
RE/MAX Achievers

c/o 3989 Blueberry Hollow Rd., Columbus, Ohio 43230

email; rmxbug@aol.com

MINI PROPERTY REPORT

636 Ridgewood Dr, Coshocton, OH 43812



Presented by
Cricket Such

Work: 614-329-2303 | Fax: 614-899-7080 | Fax: 614-848-8165

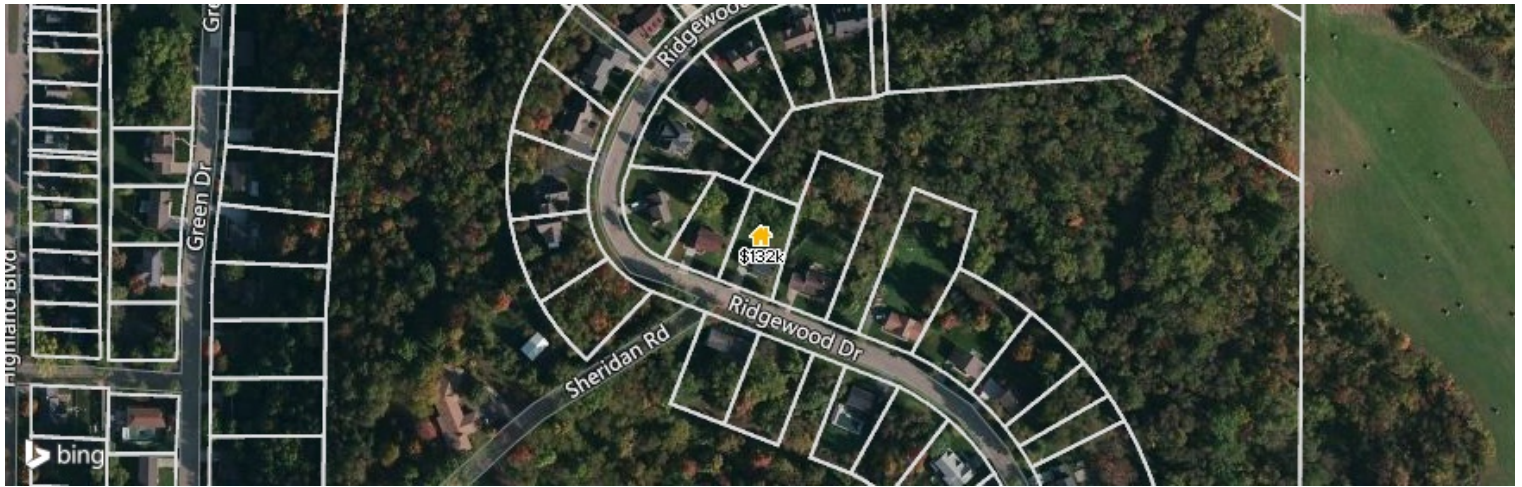
rmxbug@aol.com

RE/MAX Achievers

This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.



636 Ridgewood Dr, Coshocton, OH 43812



Legend: 🏠 Subject Property

OFF MARKET

• Public Record

Current Estimated Value

\$138,240

Last RVM® Update: 7/10/2016

RVM® Est. Range: \$124,416 – \$152,064

RVM® Confidence: ★★★★★

Your Refined Value

\$131,705

This report contains data and information that is publicly available and/or licensed from third parties and is provided to you on an "as is" and "as available" basis. The information is not verified or guaranteed. Neither this report nor the estimated value of a property is an appraisal of the property. Any valuation shown in this report has been generated by use of proprietary computer software that assembles publicly available property records and certain proprietary data to arrive at an approximate estimate of a property's value. RPR and its information providers shall not be liable for any claim or loss resulting from the content of, or errors or omissions in, information contained in this report.



Mini Property Report

Property History

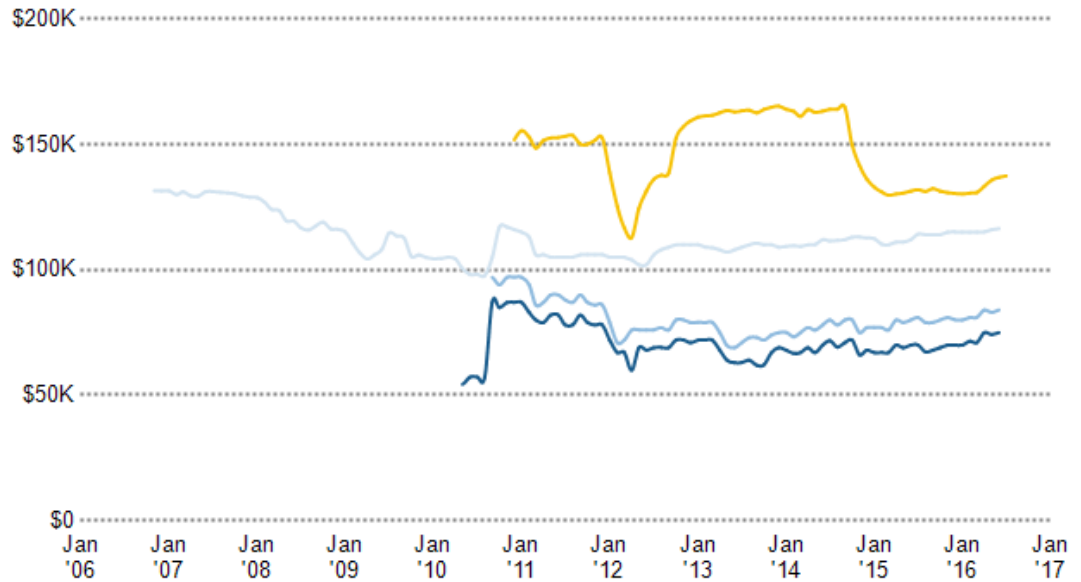
Median Estimated Home Value

This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly

■ This House
■ 43812
■ Coshocton County
■ Ohio



Assessed Values

Date	Improvements	Land	Total	Tax
2014	\$42,798	\$10,878	\$53,676	—
2013	\$42,800	\$10,880	\$53,680	—
2012	—	—	—	\$2,444
2011	\$42,798	\$10,878	\$53,676	—
2010	\$42,798	\$10,878	\$53,676	—
2009	—	—	—	\$1,119
2008	—	—	—	—

Legal Description

Parcel Number:
0430000617500

Zoning:
—

Census Tract:
390319617.001015

Abbreviated Description:
DIST:043
CITY/MUNI/TWP: COSHOCTON
CORP IN LOT 4306 .361A 100 X
170.66 SECOND SUTCO HEIGHTS
ADDRESS UPDATE FROM CA12

City/Municipality/Township:
Coshocton, OH 43812



Mini Property Report

Price per Bedroom of Homes Sold

This chart shows the distribution of homes reported sold in the past six months at different prices per bedroom in the area of your search. The amount shown for the subject property is sold data where available, or the property's estimated value when sales data are unavailable (such as a non-disclosure state) or provided in range format.

Data Source: Public records and MLS data where licensed

Update Frequency: Monthly

■ This House
■ Comps

This House

\$44K

1

Comps

\$50K - \$60K

1

< \$50K

3

Median Sales Price by Square Footage

This chart shows the median price of homes reported sold in the past six months, according to the size of the living space (square footage sourced from public records). The amount shown for the subject property is sold data where available, or the property's estimated value when sales data are unavailable (such as non-disclosure states) or provided in range format.

Data Source: Public records and MLS data where licensed

Update Frequency: Monthly

■ This House
■ Comps

This House

2,124 sq. ft. \$131,705

Comps

> 2,400 sq. ft. \$429,900

2,200 - 2,400 sq. ft. \$110,000

1,800 - 2,000 sq. ft. \$85,000

1,400 - 1,600 sq. ft. \$114,000